

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL L RESSLER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-70582 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/15/2018 and confirmed on 10/11/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		69,684.38
Less Refunds to Debtor	282.29	
TOTAL AMOUNT OF PLAN FUND		69,402.09

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,619.00	
Trustee Fee	3,037.47	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,656.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	26,241.70	0.00	26,241.70
	Acct: 3921				
	LAKEVIEW LOAN SERVICING LLC	6,376.78	6,376.78	0.00	6,376.78
	Acct: 3921				
	ALLY BANK(*)	19,204.34	19,204.34	4,073.67	23,278.01
	Acct: 4923				
	NORTHWEST BANK*	6,000.45	6,000.45	801.16	6,801.61
	Acct: 0703				
					62,698.10

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL L RESSLER	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL L RESSLER	282.29	282.29	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,619.00	3,619.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	1,934.99	47.52	0.00	47.52
	Acct: 8757				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7515				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
					<hr/> 47.52

TOTAL PAID TO CREDITORS

62,745.62

TOTAL CLAIMED

PRIORITY 0.00

SECURED 31,581.57

UNSECURED 1,934.99

Date: 10/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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IN RE:

MICHAEL L RESSLER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-70582 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael L Ressler
Debtor

Case No. 18-70582-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Oct 27, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:

Recip ID	Recipient Name and Address
db	+ Michael L Ressler, 605 Fairfield Avenue, Johnstown, PA 15906-1805
cr	+ Lakeview Loan Servicing, LLC enote vesting-- Natio, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14898357	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
14898358	Robert J. Crawley, Esquire, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 28 2023 00:02:43	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: heather.mauro@northwest.com	Oct 28 2023 00:03:00	Northwest Bank, PO Box 337, Warren, PA 16365-0337
14900559	Email/Text: ally@ebn.phinsolutions.com	Oct 28 2023 00:03:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14898354	+ Email/Text: ally@ebn.phinsolutions.com	Oct 28 2023 00:03:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15521289	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 28 2023 00:03:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15443139	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 28 2023 00:03:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14935306	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 28 2023 00:03:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14898355	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 28 2023 00:03:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14898356	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 28 2023 00:04:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14899020	+ Email/PDF: rmscedi@recoverycorp.com	Oct 28 2023 00:14:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14921598	+ Email/Text: ebnpeoples@grblaw.com	Oct 28 2023 00:03:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14898359	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 28 2023 00:01:44	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914

TOTAL: 12

District/off: 0315-7

User: auto

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Date Rcvd: Oct 27, 2023

Form ID: pdf900

Total Noticed: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Angela Sheffler Abreu	on behalf of Creditor Northwest Bank angela.abreu@northwest.com Angela.Abreu@northwest.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Lakeview Loan Servicing LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Kenneth P. Seitz	on behalf of Debtor Michael L Ressler thedebterasers@aol.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Raymond M Kempinski	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

TOTAL: 11